

In re:
Christopher Roberts
Debtor

Case No. 25-13982-SY
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6
Date Rcvd: Sep 22, 2025

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2025:

Recip ID	Recipient Name and Address
db	Christopher Roberts, 2681 King Place, Thermal, CA 92274-8184
42523055	PNC Bank, PO Box 71335, Cleveland, OH 44191-0535

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Sep 23 2025 06:25:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Sep 23 2025 06:25:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
cr	+ Email/Text: bkfilings@zwickerpc.com	Sep 23 2025 02:55:00	American Express National Bank c/o Zwicker & Assoc, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
42523047	+ Email/Text: bankruptcy@alliantcreditunion.com	Sep 23 2025 02:55:00	Alliant Credit Union, PO Box 66945, Chicago, IL 60666-0945
42523048	Email/PDF: bncnotices@becket-lee.com	Sep 23 2025 02:59:03	American Express, PO Box 650448, Dallas, TX 75265-0448
42523049	EDI: CAPITALONE.COM	Sep 23 2025 06:25:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
42523050	EDI: JPMORGANCHASE	Sep 23 2025 06:25:00	Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
42523051	EDI: CITICORP	Sep 23 2025 06:25:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
42523052	EDI: DISCOVER	Sep 23 2025 06:25:00	Discover Bank, PO Box 30943, Salt Lake Cty, UT 84130-0943
42523053	Email/Text: collectionbankruptcies.bancorp@53.com	Sep 23 2025 02:55:00	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
42523054	EDI: IRS.COM	Sep 23 2025 06:25:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

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Page 2 of 2

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2025 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Christoper Roberts bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Katie E Hankard	on behalf of Creditor American Express National Bank c/o Zwicker & Associates P.C. bknotices@zwickerpc.com, bknotices@zwickerpc.com
Lynda T. Bui (TR)	trustee.bui@shulmanbastian.com C115@ecfcbis.com
United States Trustee (RS)	ustpreion16.rs.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Christopher Roberts</u>	Social Security number or ITIN	xxx-xx-7115
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Central District of California			
Case number:	6:25-bk-13982-SY		

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christopher Roberts

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 9/22/25

Dated: 9/22/25

By the court: Scott H. Yun
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

14/AUTU

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.